



Order Filed on August 25, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid, Crane & Partners, PLLC**  
Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-888

Aleisha C. Jennings (049302015)

In Re:

**Atef G Youssef,**  
**Debtor,**  
**Tereza F Youssef,**  
**Joint Debtor.**

Case No.: 16-33412-MBK

Chapter: 13

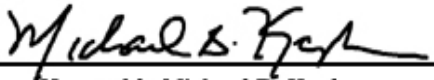
Hearing Date: August 24, 2022

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: August 25, 2022**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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THIS MATTER having come before the Court on the Certification of Default of US BANK TRUST NATIONAL ASSOCIATION, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG ASSET TRUST (“Secured Creditor”) by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 7 Redcoat Dr., East Brunswick NJ 08816 (the “Subject Property”), and Robert C. Nisenson representing Atef G Youssef and Tereza F Youssef (“Debtor(s)”), and for good cause it is ORDERED that Secured Creditor’s Certification of Default is resolved, subject to the following conditions:

1. The Debtor is in default of post-petition payments owed to Secured Creditor. The following post-petition arrearages remain due and outstanding to Secured Creditor:

- The Debtor is overdue for 14 months from July 1, 2021 through August 1, 2022.
- The Debtor is overdue for 4 payments from July 1, 2021 through October 1, 2021 at \$3,745.59 less a credit of \$666.85 per month.
- The Debtor is overdue for 9 payments from November 1, 2021 through July 1, 2022 at \$3,971.62 less a credit of \$830.26 per month.
- The Debtor is overdue for 1 payment from August 1, 2021 at \$3,971.62.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$44,558.82

2. Debtor must cure all post-petition arrearages, as follows:

- Payment in the amount of \$44,588.82 shall be remitted to Secured Creditor on or before August 31, 2022.
- Beginning on September 1, 2022, regular monthly mortgage payments shall be timely remitted to Creditor pursuant to periodic adjustments and any Notice of Payment Change(s) filed on the docket.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Shellpoint Mortgage Servicing  
P.O. Box 10826 Greenville  
Greenville, SC 29603-0675

■ Immediate payment: Shellpoint Mortgage Servicing  
P.O. Box 10826 Greenville  
Greenville, SC 29603-0675

4. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.

5. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This Order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

6. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$200.00 and costs of \$0.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

7. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

In re:  
Atef G Youssef  
Tereza F Youssef  
Debtors

Case No. 16-33412-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 25, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST cwohrlab@raslg.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkggroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Aug 25, 2022

Form ID: pdf903

Total Noticed: 1

Douglas J. McDonough

on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com

Douglas J. McDonough

on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Jason Brett Schwartz

on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@mesterschwartz.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com

Robert C. Nisenson

on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert C. Nisenson

on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Sean M. O'Brien

on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

Sindi Mncina

on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY  
AS OWNER TRUSTEE FOR VRMTG ASSET TRUST smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17